

Rep. Carolyn H. Krause

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09300HB6355ham001

LRB093 19483 DRJ 48941 a

1 AMENDMENT TO HOUSE BILL 6355 2 AMENDMENT NO. . Amend House Bill 6355 by replacing 3 everything after the enacting clause with the following: "Section 5. The Partnership for Long-Term Care Act is 4 5 amended by changing Section 20 as follows: (320 ILCS 35/20) (from Ch. 23, par. 6801-20) 6 7 Sec. 20. Program participant eligibility for Medicaid. 8 (a) Individuals who participate in the program and have 9 10 11

- resources above the eligibility levels for receipt of medical assistance under Title XIX of the Social Security Act (Subchapter XIX (commencing with Section 1396) of Chapter 7 of Title 42 of the United States Code) shall be eligible to 12 receive in-home supportive service benefits and Medicaid 13 benefits through the Department of Public Aid if, before 14 15 becoming eligible for benefits, they have purchased a long-term 16 care insurance policy covering long-term care that has been certified by the Department of Insurance under Section 30 of 17 18 this Act.
 - (b) Individuals may purchase certified long-term care insurance policies which cover long-term care services in amounts equal to the resources they wish to protect.
- (b-5) An individual may purchase a certified long-term care 22 insurance policy which protects an individual's total assets. 23 24 To be eligible for total asset protection, an amount equal to

- 1 \$140,000 and providing coverage the average cost of 4 years of
- long-term care services in a nursing facility must be 2
- 3 purchased. Within 5 years after the effective date of this
- amendatory Act of the 93rd General Assembly, the Department on 4
- Aging shall review the amount of long-term care insurance that 5
- must be purchased under this subsection and shall recommend to 6
- 7 the General Assembly any changes in that amount that the
- Department considers appropriate. 8
- (b-7) Although a resource has been protected by the 9
- 10 Partnership Policy, income is to be applied to the cost of care
- when the insured becomes Medicaid eligible. 11
- (c) The resource protection provided by this Act shall be 12
- 13 effective only for long-term care policies which cover
- long-term care services, that are delivered, issued for 14
- 15 delivery, or renewed on or after July 1, 1992.
- 16 (d) When an individual purchases a certified long-term care
- insurance policy, the issuer must notify the purchaser of the 17
- benefits of purchasing inflation protection for the long-term 18
- care insurance policy. 19
- 20 (e) An insurance company may offer for sale a policy as
- 21 described in paragraph (b) of this Section or paragraph (b-5)
- of this Section or both types of policies. 22
- (Source: P.A. 89-507, eff. 7-1-97; 89-525, eff. 7-19-96; 90-14, 23
- eff. 7-1-97.) 24
- 25 Section 99. Effective date. This Act takes effect upon
- 26 becoming law.".